

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE

* BKRTCY. NO. 19-02481/EAG

DELHI OSORIO RIVERA

* CHAPTER 13

DEBTOR

**DEBTOR'S NOTICE OF FILING OF AMENDED SCHEDULES "I" & "J"
OFFICIAL FORM 106I & 106J**

TO THE HONORABLE COURT:

COMES NOW, DELHI OSORIO RIVERA, the Debtor in the above captioned case, through the undersigned attorney, and very respectfully states and prays as follows:

1. The Debtor is hereby submitting ***Amended Schedules "I" and "J"***, dated September 15, 2022, herewith and attached to this motion.
2. The amendments to Schedules "I" and "J" are filed **to reflect Debtors' actual income and expenses**, in the above captioned case.

NOTICE PURSUANT TO LOCAL BANKRUPTCY RULE 1009(b)

Within thirty (30) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

CERTIFICATE OF SERVICE

I CERTIFY, that on this same date a copy of this Notice was filed with the Clerk of the Court using the CM/ECF system which will send notice of same to the Chapter 13 Trustee, the US Trustee's Office, and to all CM/ECF participants; I also certify that a copy of this notice was sent via regular US mail to the Debtor and to all creditors and interested parties appearing in the master address list (CM/ECF non-participants), hereby attached.

RESPECTFULLY SUBMITTED. In San Juan, Puerto Rico, this 15th day of September, 2022.

/s/Roberto Figueroa Carrasquillo
USDC #203614
RFIGUEROA CARRASQUILLO LAW OFFICE PSC
ATTORNEY FOR the DEBTOR
PO BOX 186 CAGUAS PR 00726
TEL NO 787-744-7699/787-963-7699
Email: rfc@rfigueroalaw.com

Fill in this information to identify your case:

Debtor 1	<u>DELHI OSORIO RIVERA</u>
Debtor 2 (Spouse, if filing)	<u></u>
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (if known)	<u>3:19-bk-2481</u>

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:
MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation

Buyer/Inventory Control

Employer's name

VA Bien International Inc

Employer's address

Rd 156 Km 52.5
Aguas Buenas, PR 00703

How long employed there? 27 years and 8 months

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>1,950.00</u>	\$ <u>N/A</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>N/A</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>1,950.00</u>	\$ <u>N/A</u>

Copy line 4 here

	For Debtor 1	For Debtor 2 or non-filing spouse
4.	<u>\$ 1,950.00</u>	<u>\$ N/A</u>

5. List all payroll deductions:

- 5a. Tax, Medicare, and Social Security deductions
 5b. Mandatory contributions for retirement plans
 5c. Voluntary contributions for retirement plans
 5d. Required repayments of retirement fund loans
 5e. Insurance
 5f. Domestic support obligations
 5g. Union dues
 5h. Other deductions. Specify: _____

5a.	<u>\$ 170.87</u>	<u>\$ N/A</u>
5b.	<u>\$ 0.00</u>	<u>\$ N/A</u>
5c.	<u>\$ 0.00</u>	<u>\$ N/A</u>
5d.	<u>\$ 0.00</u>	<u>\$ N/A</u>
5e.	<u>\$ 157.52</u>	<u>\$ N/A</u>
5f.	<u>\$ 0.00</u>	<u>\$ N/A</u>
5g.	<u>\$ 0.00</u>	<u>\$ N/A</u>
5h.+	<u>\$ 0.00</u>	<u>+ \$ N/A</u>

6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.

6. \$ 328.39 \$ N/A

7. Calculate total monthly take-home pay. Subtract line 6 from line 4.

7. \$ 1,621.61 \$ N/A

8. List all other income regularly received:

- 8a. Net income from rental property and from operating a business, profession, or farm
 Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.
 8b. Interest and dividends
 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive
 Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.
 8d. Unemployment compensation
 8e. Social Security
 8f. Other government assistance that you regularly receive
 Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.
 Specify: _____
 8g. Pension or retirement income
 8h. Other monthly income. Specify: Christmas Bonus

8a.	<u>\$ 0.00</u>	<u>\$ N/A</u>
8b.	<u>\$ 0.00</u>	<u>\$ N/A</u>
8c.	<u>\$ 0.00</u>	<u>\$ N/A</u>
8d.	<u>\$ 0.00</u>	<u>\$ N/A</u>
8e.	<u>\$ 0.00</u>	<u>\$ N/A</u>

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

9. \$ 50.00 \$ N/A

10. Calculate monthly income. Add line 7 + line 9.

10. \$ 1,671.61 + \$ N/A = \$ 1,671.61

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: _____

11. +\$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ 1,671.61

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

- No.
 Yes. Explain: _____

Fill in this information to identify your case:

Debtor 1	DELHI OSORIO RIVERA
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO, SAN JUAN DIVISION
Case number (If known)	3:19-bk-2481

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents? No

Do not list Debtor 1 and
Debtor 2.

Yes. Fill out this information for
each dependent.....

Dependent's relationship to
Debtor 1 or Debtor 2

Dependent's
age

Does dependent
live with you?

Do not state the
dependents names.

- No
 Yes
 No
 Yes
 No
 Yes
 No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents? No Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 596.00

If not included in line 4:

- | | |
|---|----------|
| 4a. Real estate taxes | \$ 0.00 |
| 4b. Property, homeowner's, or renter's insurance | \$ 0.00 |
| 4c. Home maintenance, repair, and upkeep expenses | \$ 30.00 |
| 4d. Homeowner's association or condominium dues | \$ 60.00 |
| 5. Additional mortgage payments for your residence, such as home equity loans | \$ 0.00 |

6. Utilities:	6a. Electricity, heat, natural gas	6a. \$ 60.00
	6b. Water, sewer, garbage collection	6b. \$ 40.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 75.00
	6d. Other. Specify: <u>Gas (water heater)</u>	6d. \$ 20.00
7. Food and housekeeping supplies	7. \$ 224.28	
8. Childcare and children's education costs	8. \$ 0.00	
9. Clothing, laundry, and dry cleaning	9. \$ 35.00	
10. Personal care products and services	10. \$ 56.00	
11. Medical and dental expenses	11. \$ 60.00	
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 173.33	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ 10.00	
14. Charitable contributions and religious donations	14. \$ 0.00	
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$ 0.00	
15b. Health insurance	15b. \$ 0.00	
15c. Vehicle insurance	15c. \$ 0.00	
15d. Other insurance. Specify:	15d. \$ 0.00	
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u>Taxes PR</u>	16. \$ 6.67	
17. Installment or lease payments:	17a. \$ 0.00	
17b. Car payments for Vehicle 1	17b. \$ 0.00	
17c. Car payments for Vehicle 2	17c. \$ 0.00	
17d. Other. Specify:	17d. \$ 0.00	
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18. \$ 0.00	
19. Other payments you make to support others who do not live with you. Specify:	\$ 0.00	
19.		
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
20a. Mortgages on other property	20a. \$ 0.00	
20b. Real estate taxes	20b. \$ 0.00	
20c. Property, homeowner's, or renter's insurance	20c. \$ 0.00	
20d. Maintenance, repair, and upkeep expenses	20d. \$ 0.00	
20e. Homeowner's association or condominium dues	20e. \$ 0.00	
21. Other: Specify: <u>Pets</u>	21. +\$ 40.00	
Annual Car Registration \$184/12	+\$ 15.33	
Uniforms	+\$ 20.00	
22. Calculate your monthly expenses		
22a. Add lines 4 through 21.	\$ 1,521.61	
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$ 1,521.61	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$ 1,521.61	
23. Calculate your monthly net income.		
23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I.	23a. \$ 1,671.61	
23b. Copy your monthly expenses from line 22c above.	23b. -\$ 1,521.61	
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$ 150.00	
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	Explain here: _____	

Fill in this information to identify your case:			
Debtor 1	DELHI OSORIO RIVERA		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		DISTRICT OF PUERTO RICO, SAN JUAN DIVISION	
Case number (if known)	3:19-bk-2481		

- Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person

*Attach Bankruptcy Petition Preparer's Notice,
Declaration, and Signature (Official Form 119)*

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ DELHI OSORIO RIVERA
DELHI OSORIO RIVERA
Signature of Debtor 1

Signature of Debtor 2

Date **September 15, 2022**

Label Matrix for local noticing

0104-3

Case 19-02481-EAG13

District of Puerto Rico

Old San Juan

Wed Sep 14 14:20:59 AST 2022

PRA RECEIVABLES MANAGEMENT LLC

PO BOX 41067

NORFOLK, VA 23541-1067

FIRSTBANK DE PUERTO RICO
MARTINEZ & TORRES LAW OFFICES PSC
PO BOX 192938
SAN JUAN, PR 00919-3409

PRA RECEIVABLE MANAGEMENT LLC

POB 41067

NORFOLK, VA 23541-1067

US Bankruptcy Court District of P.R.
Jose V Toledo Fed Bldg & US Courthouse
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

Citibank, N.A.
701 East 60th Street North
Sioux Falls, SD 57104-0432

DEPARTMENT OF TREASURY
BANKRUPTCY SECTION 424 B
PO BOX 9024140
SAN JUAN, PR 00902-4140

First Bank PR
PO Box 9146
San Juan, PR 00908-0146

MONEY EXPRESS
CONSUMER SERVICE CENTER
BANKRUPTCY DIVISION (CODE 248)
PO BOX 9146 SAN JUAN PR 00908-0146

Money Express
PO Box 9146
San Juan, PR 00908-0146

(p) PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Sears/Cbna
PO Box 6217
Sioux Falls, SD 57117-6217

Syncb/Jc Penney Pr
PO Box 965007
Orlando, FL 32896-5007

Syncb/Walmart
PO Box 965024
Orlando, FL 32896-5024

Syncb/Walmart DC
PO Box 965024
Orlando, FL 32896-5024

Thd/Cbna
PO Box 6497
Sioux Falls, SD 57117-6497

ALEJANDRO OLIVERAS RIVERA
ALEJANDRO OLIVERAS CHAPTER 13 TRUSTEE
PO BOX 9024062
SAN JUAN, PR 00902-4062

DELHI OSORIO RIVERA
PASEO DE LA CEIBA 203 ARECA ST
JUNCOS, PR 00777

MONSITA LECAROZ ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
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SAN JUAN, PR 00901

ROBERTO FIGUEROA CARRASQUILLO
PO BOX 186
CAGUAS, PR 00726-0186

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

(d) Portfolio Recovery Associates, LLC
POB 12914
Norfolk VA 23541

End of Label Matrix
Mailable recipients 19
Bypassed recipients 0
Total 19

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).